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Page 7, line 18, please delete "objects" and insert therefor --objects,--.

Page 15, line 13, please delete "Uses" and insert therefor --The--.

Page 24, line 2, change “be receiving” to --by receiving--.

Page 34, line 4, please delete "an" and insert therefor --a--.

IN THE CLAIMS:

Cancel claims 1-25, 27 and 29-69.

Add new claims 70-80 as below:

1 --70. (New) A method for issuing a gift certificate corresponding to a financial
2 account, comprising the steps of:
3 generating a certificate identifier corresponding to an account identifier that is
4 associated with a financial account, said certificate identifier being different from said
5 account identifier;
6 producing a gift certificate including thereon said certificate identifier; and
7 distributing said gift certificate to an owner of said financial account.--

1 --71. (New) The method of claim 70 wherein the financial account identifier cannot
2 be discerned from the gift certificate identifier by a third party.--

1 --72. (New) The method of claim 70, further including the steps of:
2 receiving an indication of a gift certificate redemption; and
3 updating stored account data to reflect the redemption.--

1 --73. (New) A method for issuing a gift certificate corresponding to a financial
2 account, comprising the steps of:

3 generating a certificate identifier corresponding to an account identifier that is
4 associated with a financial account, said certificate identifier being different from said
5 account identifier;

6 producing a gift certificate including thereon said certificate identifier; and

7 distributing said gift certificate to a recipient.--

1 --74. (New) The method of claim 73 wherein the financial account identifier cannot
2 be discerned from the gift certificate identifier by a third party.--

1 --75. (New) The method of claim 73, further including the steps of:
2 receiving an indication of a gift certificate redemption; and
3 updating stored account data to reflect the redemption.--

1 --76. (New) A system for issuing a gift certificate drawn on a financial account,
2 comprising:

3 means for generating a certificate identifier corresponding to an account
4 identifier that is associated with a financial account, said certificate identifier being
5 different from said account identifier;

6 means for producing a gift certificate including thereon said certificate identifier;
7 and

8 means for distributing said gift certificate to an owner of said financial account.--

1 --77. (New) A system for issuing a gift certificate drawn on a financial account,
2 comprising:

3 means for generating a certificate identifier corresponding to an account
4 identifier that is associated with a financial account, said certificate identifier being
5 different from said account identifier;

6 means for producing a gift certificate including thereon said certificate identifier;
7 and

means for distributing said gift certificate to a recipient.--

--78. (New) A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

- generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;
- producing a gift certificate including thereon said certificate identifier; and
- distributing said gift certificate to an owner of said financial account.--

--79. (New)) A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

- generating a certificate identifier corresponding to an account identifier that is associated with a financial account, said certificate identifier being different from said account identifier;
- producing a gift certificate including thereon said certificate identifier; and
- distributing said gift certificate to a recipient.--

--80. (New) A method for redeeming a gift certificate drawn on a financial account, comprising the steps of:

- receiving a gift certificate for payment of an identified value, said gift certificate issued by an account issuer and including thereon a certificate identifier corresponding to an account identifier, said account identifier associated with a financial account;
- transmitting a request for authorization to a central server, said request including said certificate identifier;
- receiving an authorization signal from said central server, said authorization signal representing an indication that redemption of said gift certificate for said identifier value is authorized;